

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Harry Barnum,  
Debtor.



Order Filed on March 9, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey


Case Number: 15-16900

Judge: Hon. Andrew B. Altenburg, Jr

### ORDER APPROVING LOAN MODIFICATION AGREEMENT AS TO REAL PROPERTY

The relief set forth on the following pages, numbered two (2) through \_\_\_\_ (3) \_\_\_\_ is hereby **ORDERED**.

**DATED: March 9, 2017**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**Debtor: Harry Barnum**

**Case Number: 15-16900/ABA**

**Caption of Order: Order Approving Loan Modification**

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Upon consideration of the debtor's Application to Approve Loan Modification between Debtor and Cenlar, servicer for New Jersey Housing and Mortgage Finance Agency and proper service having been made on all parties of interest, and for good cause appearing therefore

**IT IS HEREBY ORDERED THAT:**

1. Debtor's motion is hereby GRANTED and the Modification is approved;
2. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall withdraw the claim without prejudice or amend the arrearage portion of its proof of claim to reflect the balance paid to date within thirty (30) days of completion of the loan modification;
3. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to reflect zero or the amount paid to date from the trustee or the claim is withdrawn, or the Trustee is notified by the secured creditor that the loan modification was not consummated;
4. In the event the loan modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor;

**Debtor: Harry Barnum**

**Case Number: 15-16900/ABA**

**Caption of Order: Order Approving Loan Modification Agreement**

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5. In the event the Proof of Claim is amended to zero, or to reflect the amount paid, or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan;
6. Debtor will file a modified plan and will file amended schedule I & J within (20) twenty days of this order, if required; and
7. Communications and/or negotiations between Debtors and mortgages/mortgage servicers about loan modification shall not be deemed as a violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other party in any subsequent litigation.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Harry W. Barnum  
Debtor

Case No. 15-16900-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db +Harry W. Barnum, 2 Willet Court, Erial, NJ 08081-1318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Cenlar, FSB nj.bkecf@fedphe.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com  
John Philip Schneider on behalf of Creditor CENLAR FSB SERIVCER FOR NEW JERSEY HOUSING AND  
MORTGAGE FINANCE AGENCY nj.bkecf@fedphe.com  
Kimberly A. Wilson on behalf of Debtor Harry W. Barnum wilson.schroedinger@comcast.net  
Melissa N. Licker on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION  
NJ\_ECF\_Notices@buckleymadole.com  
Nicholas V. Rogers on behalf of Creditor NEW JERSEY HOUSING AND MORTGAGE NEW JERSEY HOUSING  
AND MORTGAGE nj.bkecf@fedphe.com

TOTAL: 8